

The Killingbeck Family

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Don, Laura, Amy, Cara, Doug

Circle of Safety™

Your Consumer Awareness Advisor™

Killingbeck Insurance & Tax Preparation

PRSR STD
US Postage
Paid
Kokomo, IN
Permit No. 136

April-May 2018

Auto

Home

Tax Preparation

Life

Business

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Quote: Infinitely more important than sharing one's material wealth is sharing the wealth of ourselves — our time and energy, our passion and commitment and, above all, our love. William E Simon



Don Killingbeck
Grandpa

QUESTION OF THE MONTH... **Do I Need Umbrella Insurance?**

What happens if you're held responsible for an accident and the liability costs exceed the limits of your auto or home insurance policy?

You have to find the rest of the money yourself. That could mean a lien on your home, the loss of other assets, or even your wages being garnished.

As liability and lawsuit costs rise, standard policy limits -- usually around the \$300,000 mark -- will be less likely to cover them all.

Injury costs add up quickly and include: medical bills, lost wages, disability care, rehabilitation costs, pain & suffering, loss of services to family or spouse, and lawyer fees.

Fortunately, there's a low-cost solution: umbrella insurance, which adds to those limits and keeps your assets out of others' hands.

Starting around \$12 a month (1 car, 1 driver, 1 home) you can add a million dollars to your liability. For a few dollars more, you can up coverage to \$2 million.

If you'd like to know more about umbrella liability insurance, please contact us at 452-8000.

And the \$600 Winner Is....

This month we recognize **Sandra Murphy** as the grand prize \$600 winner of the insurance referral drawing.



Are You Client of the Month?

Even if your name doesn't appear below please accept our heartfelt thanks for your support. We truly appreciate it!

\$100 referral reward for Oct.– Dec. is Cindy Kline

Runner ups received a \$10 gift of their choice: Jesus Montejano, Robert Rivers, Julie Eakright, David Cardwell, John Culbertson, Amanda Chalk, and Jack & Debra Gallaher.

\$100 referral reward for Jan.– Mar. is Mary McKee

Runner ups received a \$10 gift of their choice: Jim Yeakel, Dennis Oakes, Teresa & Bob Knight, Ivan Carver, Mark Ginter, Jeremy Walker, and Nancy Cady.

A Big Thank You To All From the Killingbeck Family.

The Killingbeck Family - Insurance & Tax Preparation

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Bright Ideas: Tips and News Snippets for a Better, Safer Life



Don Killingbeck



Doug Killingbeck



Amy Bangs



Laura Bianco



Cara Fruehling



Cara cashed in for \$340 from IKEA!

Yes, our Cara returned 2 recalled dressers and received \$340. Here are the details.

"Flat-pack furniture retailer IKEA has reannounced the recall of 17 million chests of drawers and dressers because of potential tip-over dangers. The firm has received almost 300 reports of tip-overs, with eight reports of deaths and more than 140 injuries. The main items are MALM model furniture but many other models, sold between 2002 and June 2016, are also being recalled. For more information, owners should visit tinyurl.com/ikea-recall-details."

Even if you don't have Ikea products, be sure to check your other furniture to see if it needs tied to the wall to prevent tip-overs. I recently strapped our bookcases to the wall for safety.



Revenge of the Scammers

If you're like the rest of us, you probably receive scam phone calls all the time. But don't be tempted to play along with the scammer, law enforcement officers warn. In some recent cases where individuals decided it might be fun to string scammers along, the crooks took revenge by calling police claiming there was an armed person at the victim's home, resulting in a SWAT squad visit. Don't play. Just hang up.



A Valuable Way to Recoup Losses

One of the most valuable ways of quickly recouping insured losses in the event of theft, fire or other type of loss is making an inventory of the contents of your home. And, thanks to the era of the smartphone, it's now easier than ever to do.

You no longer have to write out copious lists (though they still work). Instead, visit every room in the house and make a 360-degree video of its contents. Include closets and drawers. And then store it offsite, away from your home. You can send it to a trusted relative, put a copy in a safe deposit box or simply upload it to a free online "cloud" service.



Crooks using Bluetooth Technology

Skimming devices, which crooks use to collect and record debit card numbers that are inserted into doctored ATMs and payment systems, are being equipped with wireless Bluetooth communication technology so they can automatically transmit the data to the thieves without them having to go anywhere near the machines. Before you insert your card, especially at gas stations, check for signs of tampering or replacement of the card slot.

Tell Others About Our Insurance and Win!

It's Easy... Win \$10, \$100, \$600

1. Tell a friend or relative to call us.
2. **Have them tell us your name.**
3. **For each referral you receive:**

- A \$10 Gift of Your Choice (\$20 for tax referral).**
- A chance to win \$100 drawn quarterly.**
- 1 chance to win grand drawings of \$600!**



The Cost of Electric Car Insurance

With the growing popularity of hybrid and fully-electric autos, many potential buyers are wondering if their eco-friendliness is matched by lower insurance premiums. Sadly, this is not the case.

Auto insurance is based on the value of a vehicle, the maker, the owner/driver record, and the cost of carrying out repairs. At least for now, electric and hybrid autos cost more to buy and, depending on the problem, may cost more to repair -- so, unfortunately, you can expect to see these higher costs reflected in your auto insurance premium.

WIN! WIN! WIN! Not-So-Trivial Pursuit

This month's Trivia Contest offers you a chance to win a \$10 Gift of Your Choice. Test your knowledge! You could be the winner.

Write down your name and answer, and then email don.killingbeck@gmail.com or fax 765-452-2995 or mail to PO Box 2946, Kokomo, IN 46904.

Last Month's Winner: Congratulations! The winner of the tie breaker drawing was **Ellen Kay Oglageo**. Good Job to all!

This month's question: Which is the southernmost city in Canada and the northernmost city in the U.S.?

Last month's question: Which world-famous landmark was dedicated by US President Grover Cleveland 130 years ago in October? *The Statue of Liberty—a commemorative gift from France—in New York Harbor on October 28, 1886.*

**We
Appreciate
YOU!!!**